

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:  
FOLSTON, ARTURO

Case No.: 23-15072  
Chapter: 7  
Judge: CMG

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**NOTICE OF PROPOSED ABANDONMENT**

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Thomas J. Orr, Chapter 7 Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk:

Clarkson S. Fisher US Courthouse  
402 East State Street  
Trenton, NJ 08608

If an objection is filed, a hearing will be held before the Honorable Christine M. Gravelle on September 12, 2023 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 3. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property: Real Estate at 49 Olympia Avenue, Trenton, NJ. The property was valued at \$406,000 based on a CMA. Allowing for mortgage payoff, costs of sale and non filing co-owner's share, there would be no non exempt equity.

Liens on property:

Cross Country Mortgage-\$317,826

Amount of equity claimed as exempt:

\$27,900

Objections must be served on, and requests for additional information directed to:

Name: /s/Thomas J. Orr, Trustee  
Address: 321 High Street, Burlington, NJ 08016  
Phone number: (609)386-8700

In re:  
Arturo Folston  
Debtor

Case No. 23-15072-CMG  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Aug 14, 2023

User: admin  
Form ID: pdf905

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2023:

| Recip ID  | Recipient Name and Address   |
|-----------|--|
| db        | + Arturo Folston, 49 Olympia Ave., Trenton, NJ 08610-4127                                      |
| 519942136 | + Daphne Templer, 800 North Main St., Milltown, NJ 08850-2015                                  |
| 519942139 | + EZ Pass, 420 North 6th Street, Camden, NJ 08102-1236   |
| 519942144 | + NYC Dept of Finance, PO Box 3600, New York, NY 10008-3600                                    |
| 519942149 | + PSEG, PO Box 570, Newark, NJ 07101-0570  |
| 519942147 | + Port Authority of NY & NJ, Violations Processing Center, PO Box 15186, Albany, NY 12212-5186 |
| 519942150 | + Summit Health, PO Box 8398, Pompano Beach, FL 33075-8398                                     |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                          | Date/Time            | Recipient Name and Address   |
|-----------|---|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov                 | Aug 14 2023 20:41:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov          | Aug 14 2023 20:41:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 519942127 | + Email/Text: backoffice@affirm.com                 | Aug 14 2023 20:42:00 | Affirm Inc., 633 Folsom St., Floor 7, San Francisco, CA 94107-3618   |
| 519942128 | + Email/Text: kristin.villneauve@allianceoneinc.com | Aug 14 2023 20:40:00 | Alliance One, PO Box 3107, Southeastern, PA 19398-3107   |
| 519942129 | + Email/PDF: AIS.cocard.ebn@aisinfo.com             | Aug 14 2023 21:05:01 | Capital One, PO Box 30281, Salt Lake City, UT 84130-0281   |
| 519942130 | + Email/PDF: acg.coaf.ebn@aisinfo.com               | Aug 14 2023 21:05:00 | Capital One Auto Finance, 3905 Dallas Parkway, Plano, TX 75093-7892  |
| 519949914 | + Email/PDF: acg.acg.ebn@aisinfo.com                | Aug 14 2023 20:53:52 | Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901   |
| 519942131 | + Email/PDF: AIS.cocard.ebn@aisinfo.com             | Aug 14 2023 21:04:32 | Capital One Bank USA/Walmart, 15000 Capital One Drive, Henrico, VA 23238-1119  |
| 519942133 | + Email/Text: bankruptcy_notifications@ccsusa.com   | Aug 14 2023 20:42:00 | Credit Collection Service, PO Box 9134, Needham Heights, MA 02494-9134   |
| 519942134 | + Email/PDF: creditonebknotifications@resurgent.com | Aug 14 2023 20:53:50 | Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873  |
| 519942135 | Email/Text: BKCourtNotices@yourmortgageonline.com   | Aug 14 2023 20:41:00 | Cross Country Mortgage, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047  |
| 519942137 | + Email/Text: mrdiscen@discover.com                 |                      |  |

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|           |   |                      |   |
|-----------|---|----------------------|---|
|           |   | Aug 14 2023 20:40:00 | Discover, PO Box 71084, Charlotte, NC 28272-1084                                  |
| 519942138 | + Email/PDF: Citi.BNC.Correspondence@citi.com     | Aug 14 2023 21:15:44 | Exxon/Mobil/CBSD NA, PO Box 6497, Sioux Falls, SD 57117-6497                      |
| 519942140 | ^ MEBN  | Aug 14 2023 20:37:26 | GEICO, One GEICO Plaza, Washington, DC 20076-0005                                 |
| 519942141 | Email/Text: sbse.cio.bnc.mail@irs.gov             | Aug 14 2023 20:41:00 | IRS, 600 Arch St., Room 7310, Philadelphia, PA 19106                              |
| 519942132 | Email/PDF: ais.chase.ebn@aisinfo.com              | Aug 14 2023 21:05:13 | Chase, PO Box 15298, Wilmington, DE 19850   |
| 519942142 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Aug 14 2023 20:53:50 | Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001                            |
| 519942143 | + Email/Text: ext_ebn_inbox@navyfederal.org       | Aug 14 2023 20:42:00 | Navy Federal Credit Union, PO Box 3700, Merrifield, VA 22119-3700                 |
| 519942146 | + Email/Text: bkrgeneric@penfed.org               | Aug 14 2023 20:40:00 | Pentagon Federal CU, PO BOX 1432, Alexandria, VA 22313-1432                       |
| 519942148 | ^ MEBN  | Aug 14 2023 20:37:25 | Prosper Marketplace, 221 Main St., Suite 300, San Francisco, CA 94105-1909        |
| 519942151 | + Email/PDF: gecsed@recoverycorp.com              | Aug 14 2023 21:15:46 | SYNCB/Ashley Homestores, PO Box 965036, Orlando, FL 32896-5036                    |
| 519942152 | + Email/Text: GenesisFS@ebn.phinsolutions.com     | Aug 14 2023 20:42:00 | TBOM/milestone, PO Box 4499, Beaverton, OR 97076-4499                             |
| 519942153 | + Email/PDF: Citi.BNC.Correspondence@citi.com     | Aug 14 2023 21:05:17 | The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497                           |
| 519942154 | + Email/Text: bankruptcydepartment@tsico.com      | Aug 14 2023 20:42:00 | Transworld Systems, 500 Virginia Drive, Suite 154, Fort Washington, PA 19034-2733 |
| 519942155 | + Email/Text: bankruptcy@uflp.com                 | Aug 14 2023 20:41:00 | Universal Fidelity, PO Box 5444, Katy, TX 77491-5444                              |

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address                                       |
|-----------|---------------|--|
| 519942145 | ##+           | Penn Credit, 916 S 14th St., Harrisburg, PA 17104-3425 |

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2023

Signature: /s/Gustava Winters

District/off: 0312-3

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2023 at the address(es) listed below:

| Name                | Email Address  |
|---------------------|--|
| Denise E. Carlon    | on behalf of Creditor CrossCountry Mortgage LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Laurence R. Sheller | on behalf of Debtor Arturo Folston laurence.sheller@gmail.com                                  |
| Thomas Orr          | tom@torrlaw.com Torr@ecf.axosfs.com  |
| Thomas Orr          | on behalf of Trustee Thomas Orr tom@torrlaw.com Torr@ecf.axosfs.com                            |
| U.S. Trustee        | USTPRegion03.NE.ECF@usdoj.gov  |

TOTAL: 5